BLUE CROSS AND BLUE SHIELD OF VERMONT 2023 VERMONT ACA MARKET RATE FILINGS

FOLLOW UP TO RESPONSES TO HCA ACTUARIAL INQUIRY, DATED JUNE 20, 2022 Question 8

Inputs	2022	2023
100% FPL*	12,880	13,590
Renchmark Plan Premium **	\$749.21	\$841.99

- *2021 FPL is used for plan year 2022 PTC Calculation *2022 FPL is used for plan year 2023 PTC Calculation
- ** While the true PTC calcualtion uses the EHB portion of the benchmark premium, we are using the full premium in this illustration for simplicity.

	Income Brack	ets in ARPA	
Low	High	Low	High
0%	150%	0.0%	0.0%
150%	200%	0.0%	2.0%
200%	250%	2.0%	4.0%
250%	300%	4.0%	6.0%
300%	400%	6.0%	8.5%
400%	10000%	8.5%	8.5%

Inco	me Bracket:	s - Prior to Al	RPA
Low	High	Low	High
0%	138%	2.1%	3.4%
138%	150%	3.4%	4.1%
150%	200%	4.1%	6.5%
200%	250%	6.5%	8.8%
250%	300%	8.8%	9.8%
300%	400%	9.8%	9.8%
400.001%	10000%	100.0%	100.0%

Fixed	Inco	m	
Metho	odol	og	į

				2022 Info	rmation								2023 In	formation Al	RPA - FIXEC	INCOME							2023 Info	rmation PRE	ARPA - FIX	ED INCOME			
						Total		Total	Maximum Monthly							Total		Total	Maximum Monthly							Total		Total	Maximum Monthly
							Reduction I	Maximum	Premium								Reduction	Maximum	Premium								Reduction M		Premium
						Monthly	of	Monthly	for							Monthly	of	Monthly	for							Monthly	of F	Monthly	for
		Lower	Upper			Percentage P	ercentage P	ercentage	Benchmark			Lower	Upper			Percentage	Percentage	Percentage	Benchmark			Lower	Upper			Percentage P	ercentage Pr	ercentage	Benchmark
Income	FPL	Bound	Bound	Initial %	Final %	of Income d	ue to VPA	of Income	Plan	Income	FPL	Bound	Bound	Initial %	Final %	of Income	due to VPA	of Income	Plan	Income	FPL	Bound	Bound	Initial %	Final %	of Income d	due to VPA of	f Income	Plan
\$20,000	155%	150%	200%	0.0%	2.0%	0.21%	1.50%	0.00%	\$0.00	\$20,000	147%	0%	150%	0.0%	0.0%	0.00%	1.50%	0.00%	\$0.00	\$20,000	147%	138%	150%	3.4%	4.1%	3.97%	1.50%	2.47%	\$41.17
\$25,000	194%	150%	200%	0.0%	2.0%	1.76%	1.50%	0.26%	\$5.42	\$25,000	184%	150%	200%	0.0%	2.0%	1.36%	1.50%	0.00%	\$0.00	\$25,000	184%	150%	200%	4.1%	6.5%	5.76%	1.50%	4.26%	\$88.75
\$30,000	233%	200%	250%	2.0%	4.0%	3.32%	1.50%	1.82%	\$45.50	\$30,000	221%	200%	250%	2.0%	4.0%	2.83%	1.50%	1.33%	\$33.25	\$30,000	221%	200%	250%	6.5%	8.8%	7.48%	1.50%	5.98%	
\$35,000	272%	250%	300%	4.0%	6.0%	4.87%	1.50%	3.37%	\$98.29	\$35,000	258%	250%	300%	4.0%	6.0%	4.30%	1.50%	2.80%	\$81.67	\$35,000	258%	250%	300%	8.8%	9.8%	8.98%	1.50%	7.48%	\$218.17
\$38,640	300%	300%	400%	6.0%	8.5%	6.00%	1.50%	4.50%	\$144.90	\$38,640	284%	250%	300%	4.0%	6.0%	5.37%	1.50%	3.87%		\$38,640	284%	250%	300%	8.8%	9.8%	9.52%	1.50%		
\$43,640	339%	300%	400%	6.0%	8.5%	6.97%	0.00%	6.97%	\$253.48	\$43,640	321%	300%	400%	6.0%	8.5%	6.53%	0.00%	6.53%	\$237.47	\$43,640	321%	300%	400%	9.8%	9.8%	9.83%	0.00%		
\$51,520	400%	300%	400%	6.0%	8.5%	8.50%	0.00%	8.50%	\$364.93	\$51,520	379%	300%	400%	6.0%	8.5%	7.98%	0.00%	7.98%	\$342.61	\$51,520	379%	300%	400%	9.8%	9.8%	9.83%	0.00%		
\$51,649	401%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$365.85	\$51,649	380%	300%	400%	6.0%	8.5%	8.00%	0.00%	8.00%		\$51,649	380%	300%	400%	9.8%	9.8%	9.83%	0.00%		
\$60,000	466%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$425.00	\$60,000	442%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%		\$60,000	442%	400%	10000%	100.0%	100.0%	100.00%	0.00%		\$5,000.00
\$70,000	543%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$495.83	\$70,000	515%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%		\$70,000	515%	400%	10000%	100.0%	100.0%	100.00%	0.00%		\$5,833.33
\$80,000	621%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$566.67	\$80,000	589%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$566.67	\$80,000	589%	400%	10000%	100.0%	100.0%	100.00%	0.00%		\$6,666.67
\$90,000	699%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$637.50	\$90,000	662%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$637.50	\$90,000	662%	400%	10000%	100.0%	100.0%	100.00%	0.00%		\$7,500.00
\$100,000	776% 854%	400%	10000%	8.5%	8.5%	8.50% 8.50%	0.00%	8.50%	\$708.33	\$100,000	736%	400% 400%	10000%	8.5%	8.5%	8.50% 8.50%	0.00%	8.50%	\$708.33 \$779.17	\$100,000	736%	400% 400%	10000%	100.0%	100.0%	100.00% 100.00%	0.00%		\$8,333.33
\$110,000	932%	400% 400%	10000% 10000%	8.5% 8.5%	8.5% 8.5%	8.50%	0.00%	8.50% 8.50%	\$779.17 \$850.00	\$110,000 \$120,000	809% 883%	400%	10000% 10000%	8.5% 8.5%	8.5% 8.5%	8.50%	0.00%	8.50% 8.50%		\$110,000 \$120,000	809% 883%	400%	10000% 10000%	100.0% 100.0%	100.0% 100.0%	100.00%	0.00%		\$9,166.67 \$10,000.00

Fixed FPL Methodolog			

	ictilodology																												
				2022 Info	rmation								2023	Information	ARPA - FIX	ED FPL							2023 li	nformation P	RE ARPA - F	IXED FPL			
									Maximum										Maximum										Maximum
						Total		Total	Monthly							Total		Total	Monthly							Total		Total	Monthly
						Maximum F	Reduction	Maximum	Premium							Maximum	Reduction	Maximum	Premium							Maximum	Reduction M	aximum	Premium
						Monthly	of	Monthly	for							Monthly	of	Monthly	for							Monthly	of N	/onthly	for
		Lower	Upper			Percentage P	ercentage F	Percentage	Benchmark			Lower	Upper			Percentage	Percentage	Percentage	Benchmark			Lower	Upper			Percentage F	Percentage Pe	rcentage	Benchmark
Income	FPL	Bound	Bound	Initial %	Final %	of Income d	ue to VPA	of Income	Plan	Income	FPL	Bound	Bound	Initial %	Final %	of Income	due to VPA	of Income	Plan	Income	FPL	Bound	Bound	Initial %	Final %	of Income	due to VPA of	Income	Plan
\$20,000	155%	150%	200%	0.0%	2.0%	0.21%	1.50%	0.00%	\$0.00	\$21,102	155%	150%	200%	0.0%	2.0%	0.21%	1.50%	0.00%	\$0.00	\$21,102	155%	150%	200%	4.1%	6.5%	4.39%	1.50%	2.89%	\$50.82
\$25,000	194%	150%	200%	0.0%	2.0%	1.76%	1.50%	0.26%	\$5.42	\$26,378	194%	150%	200%	0.0%	2.0%	1.76%	1.50%	0.26%	\$5.72	\$26,378	194%	150%	200%	4.1%	6.5%	6.24%	1.50%	4.74%	\$104.19
\$30,000	233%	200%	250%	2.0%	4.0%	3.32%	1.50%	1.82%	\$45.50	\$31,654	233%	200%	250%	2.0%	4.0%	3.32%	1.50%	1.82%	\$48.01	\$31,654	233%	200%	250%	6.5%	8.8%	8.04%	1.50%	6.54%	\$172.51
\$35,000	272%	250%	300%	4.0%	6.0%	4.87%	1.50%	3.37%	\$98.29	\$36,929	272%	250%	300%	4.0%	6.0%	4.87%	1.50%	3.37%	\$103.71	\$36,929	272%	250%	300%	8.8%	9.8%	9.26%	1.50%	7.76%	\$238.81
\$38,640	300%	300%	400%	6.0%	8.5%	6.00%	1.50%	4.50%	\$144.90	\$40,770	300%	300%	400%	6.0%	8.5%	6.00%	1.50%	4.50%	\$152.89	\$40,770	300%	300%	400%	9.8%	9.8%	9.83%	1.50%	8.33%	\$283.01
\$43,640	339%	300%	400%	6.0%	8.5%	6.97%	0.00%	6.97%	\$253.48	\$46,046	339%	300%	400%	6.0%	8.5%	6.97%	0.00%	6.97%	\$267.45	\$46,046	339%	300%	400%	9.8%	9.8%	9.83%	0.00%	9.83%	\$377.19
\$51,520	400%	300%	400%	6.0%	8.5%	8.50%	0.00%	8.50%	\$364.93	\$54,360	400%	300%	400%	6.0%	8.5%	8.50%	0.00%	8.50%	\$385.05	\$54,360	400%	300%	400%	9.8%	9.8%	9.83%	0.00%	9.83%	\$445.30
\$51,649	401%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$365.85	\$54,496	401%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$386.01	\$54,496	401%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$4,541.34
\$60,000	466%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$425.00	\$63,307	466%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$448.43	\$63,307	466%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$5,275.62
\$70,000	543%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$495.83	\$73,859	543%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$523.17	\$73,859	543%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$6,154.89
\$80,000	621%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$566.67	\$84,410	621%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$597.90	\$84,410	621%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$7,034.16
\$90,000	699%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$637.50	\$94,961	699%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$672.64	\$94,961	699%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$7,913.43
\$100,000	776%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$708.33	\$105,512	776%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$747.38	\$105,512	776%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$8,792.70
\$110,000	854%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$779.17	\$116,064	854%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$822.12	\$116,064	854%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$9,671.97
\$120,000	932%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$850.00	\$126,615	932%	400%	10000%	8.5%	8.5%	8.50%	0.00%	8.50%	\$896.86	\$126,615	932%	400%	10000%	100.0%	100.0%	100.00%	0.00%	100.00%	\$10,551.24

BLUE CROSS AND BLUE SHIELD OF VERMONT 2023 VERMONT ACA MARKET RATE FILINGS

FOLLOW UP TO RESPONSES TO HCA ACTUARIAL INQUIRY, DATED JUNE 20, 2022 Question 8

			NET PRE	MIUM - WI	TH ARPA E	XPANDED S	UBSIDIES					NET PREM	IUM - WIT	H PRIOR SU	JBSIDY LEVE	LS IN 2023		
	Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM
2nd Lowest - Full Premium Monthly Gross Premium	\$749.21 \$840.45	\$841.99 \$949.19	\$92.78 \$108.74	\$749.21 \$772.90	\$841.99 \$855.18	\$92.78 \$82.28	\$749.21 \$573.09	\$841.99 \$646.13	\$92.78 \$73.04	\$749.21 \$840.45	\$841.99 \$949.19	\$92.78 \$108.74	\$749.21 \$772.90	\$841.99 \$855.18	\$92.78 \$82.28	\$749.21 \$573.09	\$841.99 \$646.13	\$92.78 \$73.04
Fixed Income Methodology		Standard Gold			Standard Silver			Standard Bronz	e		Standard Gold			Standard Silve	r		Standard Bronz	e
	NET PR	EMIUM	DELTA	NET PR	REMIUM	DELTA	NET PR	EMIUM	DELTA									
	Approved 2022	Filed 2023	Net Increase PCPM															
Income																		
\$20,000	\$91.24	\$107.20	\$15.96	\$23.69	\$13.19	-\$10.50	\$0.00	\$0.00	\$0.00	\$91.24	\$148.37	\$57.13	\$23.69	\$54.36	\$30.67	\$0.00	\$0.00	\$0.00
\$25,000	\$96.66	\$107.20	\$10.54	\$29.11	\$13.19	-\$15.92	\$0.00	\$0.00	\$0.00	\$96.66	\$195.95	\$99.29	\$29.11	\$101.94	\$72.83	\$0.00	\$0.00	\$0.00
\$30,000	\$136.74	\$140.45	\$3.71	\$69.19	\$46.44	-\$22.75	\$0.00	\$0.00	\$0.00	\$136.74	\$256.70	\$119.96	\$69.19	\$162.69	\$93.50	\$0.00	\$0.00	\$0.00
\$35,000	\$189.53	\$188.87	-\$0.66	\$121.98	\$94.86	-\$27.13	\$0.00	\$0.00	\$0.00	\$189.53	\$325.37	\$135.84	\$121.98	\$231.36	\$109.38	\$0.00	\$22.31	\$22.31
\$38,640	\$236.14	\$231.81	-\$4.33	\$168.59	\$137.80	-\$30.79	\$0.00	\$0.00	\$0.00	\$236.14	\$365.44	\$129.30	\$168.59	\$271.43	\$102.84	\$0.00	\$62.38	\$62.38
\$43,640	\$344.72	\$344.67	-\$0.04	\$277.17	\$250.66	-\$26.50	\$77.36	\$41.61	-\$35.74	\$344.72	\$464.68	\$119.97	\$277.17	\$370.67	\$93.51	\$77.36	\$161.62	\$84.27
\$51,520	\$456.17	\$449.81	-\$6.37	\$388.62	\$355.80	-\$32.83	\$188.81	\$146.75	-\$42.07	\$456.17	\$529.23	\$73.06	\$388.62	\$435.22	\$46.60	\$188.81	\$226.17	\$37.36
\$51,649	\$457.09	\$451.53	-\$5.56	\$389.54	\$357.52	-\$32.02	\$189.73	\$148.47	-\$41.26	\$457.09	\$530.29	\$73.20	\$389.54	\$436.28	\$46.74	\$189.73	\$227.23	\$37.50
\$60,000	\$516.24	\$532.20	\$15.96	\$448.69	\$438.19	-\$10.50	\$248.88	\$229.14	-\$19.74	\$516.24	\$949.19	\$432.95	\$448.69	\$855.18	\$406.49	\$248.88	\$646.13	\$397.25
\$70,000 \$80,000	\$587.07 \$657.91	\$603.03 \$673.87	\$15.96 \$15.96	\$519.52 \$590.36	\$509.02 \$579.86	-\$10.50 -\$10.50	\$319.71 \$390.55	\$299.97 \$370.81	-\$19.74 -\$19.74	\$587.07 \$657.91	\$949.19 \$949.19	\$362.12 \$291.28	\$519.52 \$590.36	\$855.18 \$855.18	\$335.66 \$264.82	\$319.71 \$390.55	\$646.13 \$646.13	\$326.42 \$255.58
\$80,000	\$657.91	\$673.87	\$15.96 \$15.96	\$590.36	\$579.86	-\$10.50 -\$10.50	\$461.38	\$370.81	-\$19.74 -\$19.74	\$657.91	\$949.19	\$291.28	\$661.19	\$855.18	\$264.82	\$461.38	\$646.13	\$255.58
\$100,000	\$728.74	\$815.53	\$15.96	\$732.02	\$721.52	-\$10.50 -\$10.50	\$532.21	\$441.64	-\$19.74 -\$19.74	\$728.74	\$949.19	\$220.45	\$732.02	\$855.18	\$193.99	\$461.38	\$646.13	\$184.75
\$110,000	\$840.45	\$886.37	\$45.92	\$772.90	\$792.36	\$19.46	\$573.09	\$583.31	\$10.22	\$840.45	\$949.19	\$149.62	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04
\$120,000	\$840.45	\$949.19	\$108.74	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04	\$840.45	\$949.19	\$108.74	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04
															•			

Fixed FPL Methodology		Standard Gold			Standard Silver	r e		Standard Bronz	e		Standard Gold			Standard Silve	r e	Standard Bronze			
	NET PR	EMIUM	DELTA	NET PF	EMIUM	DELTA	NET PR	EMIUM	DELTA	NET PF	REMIUM	DELTA	NET PR	EMIUM	DELTA	NET PR	EMIUM	DELTA	
	Approved 2022			Approved 2022			Approved Filed 2023		Net Increase PCPM	Approved 2022			Approved 2022	Filed 2023	Net Increase PCPM	Approved 2022	Filed 2023	Net Increase PCPM	
FPL																			
155%	\$91.24	\$107.20	\$15.96	\$23.69	\$13.19	-\$10.50	\$0.00	\$0.00	\$0.00	\$91.24	\$158.02	\$66.78	\$23.69	\$64.01	\$40.32	\$0.00	\$0.00	\$0.00	
194%	\$96.66	\$112.92	\$16.26	\$29.11	\$18.91	-\$10.20	\$0.00	\$0.00	\$0.00	\$96.66	\$211.39	\$114.74	\$29.11	\$117.38	\$88.28	\$0.00	\$0.00	\$0.00	
233%	\$136.74	\$155.21	\$18.47	\$69.19	\$61.20	-\$7.99	\$0.00	\$0.00	\$0.00	\$136.74	\$279.71	\$142.97	\$69.19	\$185.70	\$116.51	\$0.00	\$0.00	\$0.00	
272%	\$189.53	\$210.91	\$21.38	\$121.98	\$116.90	-\$5.08	\$0.00	\$0.00	\$0.00	\$189.53	\$346.01	\$156.48	\$121.98	\$252.00	\$130.02	\$0.00	\$42.95	\$42.95	
300%	\$236.14	\$260.09	\$23.95	\$168.59	\$166.08	-\$2.51	\$0.00	\$0.00	\$0.00	\$236.14	\$390.21	\$154.07	\$168.59	\$296.20	\$127.61	\$0.00	\$87.15	\$87.15	
339%	\$344.72	\$374.65	\$29.93	\$277.17	\$280.64	\$3.47	\$77.36	\$71.59	-\$5.77	\$344.72	\$484.39	\$139.67	\$277.17	\$390.38	\$113.21	\$77.36	\$181.33	\$103.97	
400%	\$456.17	\$492.25	\$36.08	\$388.62	\$398.24	\$9.62	\$188.81	\$189.19	\$0.38	\$456.17	\$552.50	\$96.33	\$388.62	\$458.49	\$69.87	\$188.81	\$249.44	\$60.63	
401%	\$457.09	\$493.21	\$36.13	\$389.54	\$399.20	\$9.67	\$189.73	\$190.15	\$0.43	\$457.09	\$949.19	\$492.10	\$389.54	\$855.18	\$465.64	\$189.73	\$646.13	\$456.40	
466%	\$516.24	\$555.63	\$39.39	\$448.69	\$461.62	\$12.93	\$248.88	\$252.57	\$3.69	\$516.24	\$949.19	\$432.95	\$448.69	\$855.18	\$406.49	\$248.88	\$646.13	\$397.25	
543%	\$587.07	\$630.37	\$43.29	\$519.52	\$536.36	\$16.83	\$319.71	\$327.31	\$7.59	\$587.07	\$949.19	\$362.12	\$519.52	\$855.18	\$335.66	\$319.71	\$646.13	\$326.42	
621%	\$657.91	\$705.10	\$47.20	\$590.36	\$611.09	\$20.74	\$390.55	\$402.04	\$11.50	\$657.91	\$949.19	\$291.28	\$590.36	\$855.18	\$264.82	\$390.55	\$646.13	\$255.58	
699%	\$728.74	\$779.84	\$51.10	\$661.19	\$685.83	\$24.64	\$461.38	\$476.78	\$15.40	\$728.74	\$949.19	\$220.45	\$661.19	\$855.18	\$193.99	\$461.38	\$646.13	\$184.75	
776%	\$799.57	\$854.58	\$55.01	\$732.02	\$760.57	\$28.55	\$532.21	\$551.52	\$19.31	\$799.57	\$949.19	\$149.62	\$732.02	\$855.18	\$123.16	\$532.21	\$646.13	\$113.92	
854%	\$840.45	\$929.32	\$88.87	\$772.90	\$835.31	\$62.41	\$573.09	\$626.26	\$53.17	\$840.45	\$949.19	\$108.74	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04	
932%	\$840.45	\$949.19	\$108.74	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04	\$840.45	\$949.19	\$108.74	\$772.90	\$855.18	\$82.28	\$573.09	\$646.13	\$73.04	